

Information to identify the case:

Debtor 1:	Glyn Neal Owen	Social Security number or ITIN:	xxx-xx-9409
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Virginia	Date case filed for chapter:	11 6/4/25
Case number:	25-11132-KHK		

Official Form 309E1 (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

12/22

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Glyn Neal Owen	
2. All other names used in the last 8 years		
3. Address	1131 Tournai Court Woodbridge, VA 22191	
4. Debtor's attorney Name and address	Daniel M. Press Chung & Press, P.C. 6718 Whittier Ave., Suite 200 McLean, VA 22101	Contact phone (703) 734-3800 Email dpress@chung-press.com
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	Location of the Bankruptcy Clerk's Office: 200 South Washington Street Alexandria, VA 22314	Clerk of the Bankruptcy Court: Charri S Stewart Court Information: Hours open: 9:00 a.m. to 4:00 p.m. Monday thru Friday Contact phone 703-258-1200 Date: 6/5/25

For more information, see page 2 >

Debtor **Glyn Neal Owen**

Case number **25-11132-KHK**

6. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 10, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information 877-465-7076, Access Code: 7191296. For updates see, www.vaeb.uscourts.gov
7. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint objecting to discharge or to challenge whether certain debts are dischargeable (see line 10 for more information): <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3), the deadline is the first date set for hearing on confirmation of the plan. The court or its designee will send you notice of that date later.• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6), the deadline is: 9/8/25. <hr/> Deadline for filing proof of claim: For all creditors (except a governmental unit): 10/8/25 For a governmental unit: 12/1/25 A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none">• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;• you file a proof of claim in a different amount; or• you receive another notice. If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing Deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
8. Creditors with a foreign address	If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
9. Filing a Chapter 11 bankruptcy case	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
10. Discharge of debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
11. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	

For more information, see page 3 >

Debtor **Glyn Neal Owen**

Case number **25-11132-KHK**

**12. Local Rule Dismissal
Warning**

Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.

**13. Payment of Fees for
Alexandria Case and
Adversary Filing and
Miscellaneous Requests**

Payment may be made by non debtor's check, money order, or cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non debtor's credit card. Cash is NOT accepted.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re:

Case Number: 25-11132-KHK
Chapter 11

Glyn Neal Owen

Social Security/Taxpayer ID Nos.:
xxx-xx-9409

Debtor(s)

**NOTICE OF BAR DATE FOR FILING PROOFS OF CLAIM
AND PROOFS OF INTEREST**

Effective November 1, 2022, the Court's Electronic Proof of Claim (ePOC) application may be used by a claimant or claimant's agent to file a Proof of Claim electronically via the Court's internet web home page, www.vaeb.uscourts.gov. No ECF registrant login or password is required to file a proof of claim in this manner.

NOTICE IS HEREBY GIVEN that pursuant to Local Bankruptcy Rule 3003-1 the deadline set by the court under Federal Rule of Bankruptcy Procedure 3003(c) for filing proofs of claim and interest is October 8, 2025 (the "Bar Date"). Claims not filed by the Bar Date with the clerk of this court will not be allowed and will be forever barred, with the following exceptions:

1. Governmental units shall have until December 1, 2025, to file proofs of claim.
2. Claims and interests listed on the debtor's schedules and **not** listed as disputed, contingent, or unliquidated. (Note: a creditor who desires to rely on the schedules of creditors has the responsibility for determining that the claim is listed accurately.)
3. Unsecured claims of the type specified in Federal Rule of Bankruptcy Procedure 3002(c)(3) which arise or become allowable as a result of a judgment if the judgment is for the recovery of money or property or avoids an interest in property shall be filed within 30 days after the judgment becomes final or the Bar Date set forth above, whichever is later.
4. Claims of the type specified in Federal Rule of Bankruptcy Procedure 3002(c)(4) arising from the rejection of an executory contract or unexpired lease shall be filed within 30 days after entry of the order approving such rejection or the Bar Date set forth above, whichever is later.

Dated: June 5, 2025

Proof of Claim page for Chapter 11

FOR THE COURT:

Charri S Stewart
Clerk of the Bankruptcy Court

In re:
Glyn Neal Owen
Debtor

Case No. 25-11132-KHK
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Jun 05, 2025

User: RenierJes
Form ID: 309E1

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

Recip ID	Recipient Name and Address
db	+ Glyn Neal Owen, 1131 Tournai Court, Woodbridge, VA 22191-3253
aty	+ Katharine Toledo, Office of the U.S. Trustee, 1725 Duke St., Alexandria, VA 22314-3489
ust	+ Matthew W. Cheney, Office of the U.S. Trustee - Region 4, 1725 Duke Street, Suite 650, Alexandria, VA 22314-3489
16736518	+ AEC MTRR, PO Box 575, Blue Ridge Summit, PA 17214-0575
16736520	+ CGH Technologies, 400 Virginia Avenue, Sub Tenant Suite 700B, Washington, DC 20024-2986
16736521	+ Charles A Dean, Gross, Romanick, Dean & DeSimone, P.C., 3975 University Drive Suite 410, Fairfax, VA 22030-2520
16736522	+ Compton & Duling, 12701 Marblestone Dr, Woodbridge, VA 22192-8327
16736523	+ Deliese Owen, 1131 Tournai Ct, Woodbridge, VA 22191-3253
16736525	+ Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
16736526	+ Truist Bank, PO Box 1874, Wilson, NC 27894-1874

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dpress@chung-press.com	Jun 06 2025 00:24:00	Daniel M. Press, Chung & Press, P.C., 6718 Whittier Ave., Suite 200, McLean, VA 22101
16736519	+ EDI: BANKAMER	Jun 06 2025 04:19:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
16736524	+ EDI: IRS.COM	Jun 06 2025 04:19:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2025

Signature: /s/Gustava Winters

District/off: 0422-9

User: RenierJes

Page 2 of 2

Date Rcvd: Jun 05, 2025

Form ID: 309E1

Total Noticed: 13

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	on behalf of Debtor Glyn Neal Owen dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Katharine Toledo	on behalf of U.S. Trustee Matthew W. Cheney katharine.i.toledo@usdoj.gov Robert.W.Ours@usdoj.gov
Matthew W. Cheney	ustpreion04.ax.ecf@usdoj.gov

TOTAL: 3